

ONLINE SMART MATCHING SYSTEM AND METHOD FOR DISPATCHING AN INSURANCE AGENT

FIELD

5 The disclosure relates to an online smart matching system and a method for dispatching an insurance agent to contact a potential client.

BACKGROUND

10 Nowadays, most insurance companies (also known as insurers) have online platforms for clients to submit insurance applications. However, it should be noted that some of the more complicated insurance processes, such as the signing of a life insurance contract, still require the presence of an insurance
15 representative (e.g., an insurance agent) to ensure that matters conducted during the processes are dealt without controversy. Typically, the online platform is configured to dispatch a representative to contact the client using an online to offline (O2O) business
20 model. With the O2O business model, the client may first book an appointment online using the platform, then the platform will dispatch a representative to contact the client.

SUMMARY

25 One object of the disclosure is to provide an online smart matching system with improved efficiency compared to the conventional approach of

dispatching a representative to contact the client.

According to one embodiment the disclosure, the system includes a processor and an agent database module.

5 The processor is configured to communicate with a user-end electronic device associated with a user and a plurality of personnel electronic devices associated respectively with a plurality of insurance agents, determine whether or not the user
10 intends to apply for insurance, and obtain a geographical location of the user-end electronic device associated with the user when the determination is affirmative.

 The agent database module is configured to
15 receive the geographical location from the processor, generate an agent list that includes a number of insurance agents who are assigned to handle clients from the geographical location of the user-end electronic device and who are associated with
20 respective orders on the agent list, and transmit the agent list to the processor.

 In response to receipt of the agent list, the processor is configured to transmit a dispatch call to one of the personnel electronic devices that is
25 associated with one of the insurance agents who has a highest order on the agent list.

 Another object of the disclosure is to provide a

method for dispatching an insurance agent to contact a potential client, to be implemented by the above-mentioned system.

According to one embodiment the disclosure, the
5 method includes:

determining, by the processor, whether or not a user intends to apply for insurance;

obtaining, by the processor, a geographical location of a user-end electronic device associated
10 with the user when the determination is affirmative;

generating, by the agent database module, an agent list that includes a number of insurance agents who are assigned to handle clients from the geographical location of the user-end electronic device and who
15 are associated with respective orders on the agent list, and transmitting the agent list to the processor; and

in response to receipt of the agent list, transmitting, by the processor, a dispatch call to
20 one of the personnel electronic devices that is associated with one of the insurance agents who has a highest order in the agent list.

BRIEF DESCRIPTION OF THE DRAWINGS

Other features and advantages of the disclosure
25 will become apparent in the following detailed description of the embodiments with reference to the accompanying drawings, of which:

Figures 1 is block diagram illustrating components of an online smart matching system according to one embodiment of the disclosure;

5 Figure 2 is a flow chart illustrating steps of an exemplary process for calculating an internal grade of each insurance agent associated with the insurance provider according to one embodiment of the disclosure; and

10 Figure 3 is a flow chart illustrating steps of a method for dispatching an insurance agent to contact a potential client according to one embodiment of the disclosure.

DETAILED DESCRIPTION

15 Before the disclosure is described in greater detail, it should be noted that where considered appropriate, reference numerals or terminal portions of reference numerals have been repeated among the figures to indicate corresponding or analogous elements, which may optionally have similar characteristics.

20 Throughout the disclosure, the term "coupled to" or "connected to" may refer to a direct connection among a plurality of electrical apparatus/devices/equipment via an electrically conductive material (e.g., an electrical wire), or
25 an indirect connection between two electrical apparatus/devices/equipment via another one or more

apparatus/devices/equipment, or wireless communication.

Figure 1 is block diagram illustrating components of an online smart matching system for dispatching an insurance agent to contact a potential client according to one embodiment of the disclosure. In this embodiment, the online smart matching system includes a server 1, an agent database module 2, a multimedia database 3, a potential client database 4, a speech-to-text module 5 and a grading module 6, all of which cooperate to provide the function of dispatching an insurance agent to contact a potential client.

The server 1 is associated with an insurance provider (also known as an insurer), and includes a processor 10, a communication unit 20 and a data storage medium 30.

The processor 10 may include, but is not limited to, a single core processor, a multi-core processor, a dual-core mobile processor, a microprocessor, a microcontroller, a digital signal processor (DSP), a field-programmable gate array (FPGA), an application specific integrated circuit (ASIC), and/or a radio-frequency integrated circuit (RFIC), etc.

The data storage medium 30 may be embodied using, for example, random access memory (RAM), read only memory (ROM), programmable ROM (PROM), firmware,

and/or flash memory, etc.

The communication unit 20 may include one or more of a radio-frequency integrated circuit (RFIC), a short-range wireless communication module supporting a short-range wireless communication network using a wireless technology of Bluetooth® and/or Wi-Fi, etc., and a mobile communication module supporting telecommunication using Long-Term Evolution (LTE), the third generation (3G) and/or fifth generation (5G) of wireless mobile telecommunications technology, and the like. In practice, the server 1 is enabled by the communication unit 20 to communicate with multiple electronic devices. Specifically, each of a number of users may operate an electronic device (which may be referred to as a user-end electronic device 7) to communicate with the server 1, and each of a number of insurance agents representing the insurer may also operate an electronic device (which may be referred to as a personnel electronic device 8) to communicate with the server 1.

In this embodiment, the server 1 further includes a location determination module 11, a chat robot module 12 and an FAQ database module 13. In this embodiment, the location determination module 11 may be embodied using a geolocation application programming interface (API). The chat robot module

12 may be embodied using a software application that is configured to perform simple conversation with users communicating with the server 1. The FAQ database module 13 is connected to the chat robot module 12, and stores a number of frequently asked questions and a number of corresponding answers. When a user asks the frequently asked questions, the chat robot module 12 is configured to access the FAQ database module 13 and provide the corresponding answers to the user.

Each of the agent database module 2, the multimedia database 3 and the potential client database 4 may be embodied using, for example, random access memory (RAM), read only memory (ROM), programmable ROM (PROM), firmware, and/or flash memory, etc. In this embodiment, the agent database module 2, the multimedia database 3 and the potential client database 4 may be embodied using an online cloud platform such as Google Cloud Datastore on Google Cloud Platform (GCP), and are programmable to perform operations as described below.

Each of the speech-to-text module 5 and the grading module 6 may be embodied using software applications that are stored in the data storage medium 30 and that can be executed by the processor 10, or may be embodied using microprocessors that are independent of the server 1 and that have built-

in instructions for performing the operations as described below.

5 The speech-to-text module 5 may receive an audio dialogue between a user operating the user-end electronic device 7 and an insurance agent, convert the audio dialogue into a transcript file in form of a text file, and store the resulting transcript file in the potential client database 4. It should be noted that in some embodiments, the interaction
10 between the user operating the user-end electronic device 7 and the server 1 (e.g., a search record, a conversation with the chat robot module 11) may also be recorded by the processor 10 and stored in the potential client database 4.

15 The agent database module 2 is connected to the server 1 and the grading module 6, and stores a plurality of agent logs, each of which being associated with a respective one of insurance agents. In this embodiment, each of the agent logs may
20 include a unique identification number of the insurance agent, a territorial area associated with the insurance agent, an internal grade, etc. The territorial area may be a county, a city or other administrative regions (e.g., Kaohsiung City,
25 Pingtung County, etc.), and the insurance agent is assigned to handle clients from the territorial area that the insurance agent is responsible for. For

example, the insurance agent may be based in a specific territorial area, and so is assigned to handle clients from that specific territorial area.

5 The grading module 6 is configured to periodically calculate, for each insurance agent, the internal grade of the insurance agent. In this embodiment, the internal grade may be calculated based on a number of factors, such as a base score, an accumulated service score, a user-based quality
10 score, a closing score, etc.

Figure 2 is a flow chart illustrating steps of an exemplary process for calculating the internal grade of each insurance agent representing the insurance provider implemented by the grading module 6,
15 according to one embodiment of the disclosure. In this example, the process starts at the beginning of a quarter (e.g., a time period of three months) for each insurance agent, and is implemented throughout the quarter according to the activities of the
20 insurance agent.

In step S91, the accumulated service score, the base score, the user-based quality score, the closing score and the base score of the insurance agent are reset to zero at the beginning of a quarter for each
25 insurance agent.

In step S92, throughout the quarter, whenever the insurance agent responds to a dispatch call from the

server 1 by contacting a potential client, 0.5 points are added to the accumulated service score of the insurance agent. On the other hand, whenever the insurance agent fails to respond to a dispatch call from the server 1 by failing to contact a potential client, 0.5 points are deducted from the accumulated service score of the insurance agent.

In step S93, the grading module 6 adjusts the base score of the insurance agent based on the user-based quality score and the closing score in the previous quarter. For example, in cases where the user-based quality score of the insurance agent in the previous quarter is greater than 50, 5 points are added to the base score of the insurance agent in the current quarter. In cases where the closing score of the insurance agent in the previous quarter is greater than 50, 5 points are added to the base score of the insurance agent in the current quarter. That is to say, the base score at the start of each quarter might be 0, 5 or 10, depending on the performance of the insurance agent in the previous quarter.

In step S94, throughout the quarter, whenever a communication between an insurance agent and the potential client is finished, the potential client may be prompted to provide a review score for the quality of the communication (e.g., on a scale from 1 to 5). Based on the review score provided by the

potential client, the user-based quality score of the insurance agent may be adjusted. For example, in this embodiment, for a review score of 1 or 2, 0.5 points are added to the user-based quality score of the insurance agent; for a review score of 3, 1 point is added to the user-based quality score of the insurance agent; and for a review score of 4 or 5, 2 points are added to the user-based quality score of the insurance agent.

10 In step S96, throughout the quarter, whenever the insurance agent successfully closes a contract, 2 points are added to the closing score of the insurance agent.

15 In step S98, the internal grade of each insurance agent is calculated by adding together the base score, the accumulated service score, the user-based quality score and the closing score. In other words, the internal grade is the sum of the base score, the accumulated service score, the user-based quality score and the closing score. It should be noted that the internal grade may be calculated by other manners, and is not limited to such.

25 In some embodiments, the system is configured to, in response to a user operating an electronic device to communicate with the server 1, execute a method for selecting an insurance agent and dispatching the insurance agent to contact the user.

Figure 3 is a flow chart illustrating steps of the method according to one embodiment of the disclosure.

5 In use, a user (who may also be a potential client) may operate a user-end electronic device 7 to interact with the server 1 via the communication unit 20 (e.g., accessing a website using a browser, executing an application program, etc.). This may be done in an attempt to contact the insurer. Typically, 10 the user-end electronic device 7 may be a personal computer, a laptop, a tablet, a smartphone, or other available electronic devices.

In step 301, the processor 10 determines whether or not the user has an intention to apply for insurance. In use, the determination may be made when 15 the user has completed an online application form, has requested for service, or has performed other actions that lead to the processor 10 determining that the user has an intention to apply for insurance. 20 For example, when a user interacts with the chat robot module 12 by stating a specific keyword or phrase (e.g., "I want to learn more about insurance"), the processor 10 can determine that the user has an intention to apply for insurance.

25 In response to the determination that the user has an intention to apply for insurance, in step 302, the processor 10 may control the location

determination module 11 to check whether or not the user-end electronic device 7 of the user has a location service enabled. It should be noted that the user-end electronic device 7 may include a positioning component such as a global positioning system (GPS) component that is configured to detect a geographical location of the user-end electronic device 7, and the browser or the application program may include the location service that, when enabled, is configured to transmit the geographical location of the user-end electronic device 7 to the server 1.

When it is determined that the location service of the browser or application program is enabled, the process then proceeds to step 304, in which the processor 10 obtains the geographical location of the user-end electronic device 7. On the other hand, when it is determined that the location service of the browser or application program is not enabled, the process then proceeds to step 306, in which the processor 10 generates a message to notify the user to enable the location service, or to manually enter a geographical location. In either case, the process proceeds to step 308 after step 306.

In step 308, the processor 10 controls the communication unit 20 to transmit the geographical location of the user-end electronic device 7 to the agent database module 2. In response to receipt of

the geographical location, the agent database module 2, in step 310, generates an agent list 21 that includes a number of insurance agents. The corresponding agent log associated with each insurance agent included in the agent list 21 indicates that the insurance agent is assigned to handle clients from the geographical location of the user-end electronic device 7. In this embodiment, the agent list 21 is also sorted by the internal grade. That is to say, the first entry on the agent list 21 is the insurance agent assigned to handle clients from the geographical location of the user-end electronic device 7 and with a highest internal grade.

Table 1 below is an exemplary partial agent list 21 generated in response to a user in Kaohsiung City communicating with the server 1.

Table 1

Identification number	Geographical location	Internal grade	Order	Hex Format Code
1234	Kaohsiung city	100	1	0xc0a80264
0789	Kaohsiung city	99	2	0x400117c8
.	.	.	.	.
.	.	.	.	.
.	.	.	.	.

It should be noted that the "Order" column gives each of the insurance agents a specific order. In

this embodiment, the order of the insurance agents may be obtained by sorting the internal grades of the insurance agents in descending order.

5 In the example of Table 1, the insurance agent with the order of 1 is the insurance agent with the highest internal grade (100), and the insurance agent with the order of 2 is the insurance agent with the second highest internal grade (99). It should be noted that in some embodiments, when a plurality of
10 insurance agents have the same internal grade, a tie-break may be imposed by assigning different orders to the plurality of insurance agents with the same internal grade, based on other factors (e.g., a time of service, or one of the base score, the accumulated
15 service score, the user-based quality score and the closing score, etc.)

In other embodiments however, the order may be determined in other manners, and is not limited to such.

20 In the table, "Hex Format Code" is a code associated with an IP address of a personnel electronic device 8 that is operated by the corresponding insurance agent to interact with the server 1. In some embodiments, the personnel
25 electronic device 8 may communicate with the server 1 using a web real-time communication (WebRTC) API, and the server 1 is configured to communicate with a

plurality of personnel electronic devices 8, each of which is associated with a respective one of the insurance agents.

In some embodiments, exceptions in terms of placements on the agent list 21 might occur to some of the insurance agents regardless of their internal grades. For example, in the case where an insurance agent with a newcomer status (e.g., an insurance agent who is on the job for less than one month) is assigned to handle clients from the geographical location of the user-end electronic device 7, this particular insurance agent might be placed on the first row of entry on the agent list 21 regardless of his/her internal grade.

Table 2 below is an exemplary partial agent list 21 generated in response to a user in Kaohsiung City communicating with the server 1. It should be noted that in other embodiments, the newcomer may be placed in other places on the agent list 21, and is not limited to such.

Table 2

Identification number	Geographical location	Internal grade	Order	Hex Format Code
4567 (Newcomer)	Kaohsiung city	N/A	1	0xc0a80164
1234	Kaohsiung city	100	2	0xc0a80264
0789	Kaohsiung	99	3	0x400117c8

	city			
.	.	.	.	.
.	.	.	.	.
.	.	.	.	.

In some embodiments, the server 1 may further identify other specific user requirements. For example, when a user interacts with the chat robot module 12 and states a specific keyword (e.g., life insurance), the processor 10 is configured to control the communication unit 20 to transmit the geographical location of the user-end electronic device 7 and the specific requirement to the agent database module 2. In response, the agent database module 2 is configured to generate an agent list that has a number of insurance agents, the agent log corresponding to each insurance agent on the agent list indicates that he/she is assigned to handle clients from the geographical location of the user-end electronic device 7, and that he/she specializes in an area that matches with the specific requirement of the user.

Then, in step 312, in response to receipt of the agent list 21, the processor 10 controls the communication unit 20 to transmit a dispatch call to one of the personnel electronic devices 8 (identified by, for example, the associated hex format code) that is associated with an insurance agent who is assigned

to handle clients from the geographical location of the user-end electronic device 7 and who ranks the highest in order (i.e., starting with the order of 1) on the agent list 21. The dispatch call may be in
5 the form of a text message, an audio message, etc., and may instruct the insurance agent to contact the user of the user-end electronic device 7.

Next, in step 314, the server 1 waits for a response from the one of the personnel electronic
10 devices 8. When the insurance agent sees the dispatch call, he/she may respond to the dispatch call by operating the one of the personnel electronic devices 8 to contact the user (by using the WebRTC protocol to establish a communication with the user-end
15 electronic device 7), then the process proceeds to step 322. In some embodiments, 0.5 points are immediately added to the accumulated service score of the insurance agent.

On the other hand, when the insurance agent fails
20 to respond to the dispatch call after a pre-determined period (e.g., 15 seconds), in step 316, the server 1 may again transmit the dispatch call to the same personnel electronic device 8 as in step 312, then the process proceeds to step 318.

25 In step 318, the server 1 again waits for a response from the one of the personnel electronic devices 8 for the pre-determined period. When the

insurance agent sees and responds to the dispatch call, the process proceeds to step 322.

On the other hand, when the dispatch call is not being responded to after two consecutive attempts
5 (i.e., the determination made in step 318 is negative), in step 320, the server 1 then transmits the dispatch call to another one of the personnel electronic devices 8 that is associated with another insurance agent having an order, on the agent list
10 21, immediately following the insurance agent who fails to respond to the dispatch call in the last transmission in step 316, then the process goes back to step 314 with respect to the another insurance agent. In the case where the another insurance agent
15 also fails to respond to the dispatch call, steps 312 to 320 may be repeated with respect to additional insurance agent(s) in a descending order, until one insurance agent finally responds to the dispatch call and contacts the user.

20 It should be noted that based on those operations (e.g., failure of responding to a dispatch call), the internal grade(s) of the involved insurance agent(s) and the order(s) thereof may be updated as described above. For example, for the insurance agent
25 who fails to respond to the dispatch call, 0.5 points are deducted from the accumulated service score immediately.

Once a communication between the insurance agent who responds to the dispatch call (hereinafter referred to as "responding agent") and the user is established, then in step 322, the communication between the responding agent and the user is recorded by the server 1. In cases where the communication is a voice call, an audio file of the voice call is recorded by the server 1. In cases where the communication is a video call, a multimedia file of the video call that includes both images and audio is recorded by the server 1. The recorded communication is then stored in the multimedia database 3. It should be noted that based on the communication, the internal grade of the involved responding agent may be updated (e.g., based on ratings of the communication given by the user).

Next, in step 324, the speech-to-text module 5 receives the audio dialogue between the user operating the user-end electronic device 7 and the responding agent, converts the audio dialogue into a transcript file in the form of a text file, and stores the resulting transcript file in the potential client database 4. At this point, the process is completed. Afterwards, the responding agent may further arrange subsequent meetings with the user to discuss other matters if necessary, and the meetings could be in-person for matters that require the

physical presence of both parties, such as signing of paperwork, providing an electronic signature using the personnel electronic device 8, etc.

It should be noted that while in this embodiment,
5 each of the agent database module 2, the multimedia database 3, the potential client database 4, the speech-to-text module 5, and the grading module 6 is an independent component of the server 1, in other embodiments, one or more of these components may be
10 integrated with the server 1.

To sum up, the embodiments of the disclosure provide an online smart matching system and a method for dispatching an insurance agent to contact a potential client. The system is configured to, in
15 response to a potential client operating a user-end electronic device 7 to interact with the server 1, determine a geographical location of the user-end electronic device 7 and generate an agent list 21 that includes a number of insurance agents who are
20 assigned to handle clients from the geographical location. Additionally, the agent list 21 may be sorted using the respective internal grades of the insurance agents, such that the system is configured to generate a dispatch call to the insurance agent
25 with the highest internal grade, the insurance agent who is a newcomer, etc. In this manner, the system is capable of effectively dispatching an insurance

agent nearby to contact the potential client via a voice call, a video call, or an in-person meeting.

In the description above, for the purposes of explanation, numerous specific details have been set forth in order to provide a thorough understanding of the embodiment(s). It will be apparent, however, to one skilled in the art, that one or more other embodiments may be practiced without some of these specific details. It should also be appreciated that reference throughout this specification to "one embodiment," "an embodiment," an embodiment with an indication of an ordinal number and so forth means that a particular feature, structure, or characteristic may be included in the practice of the disclosure. It should be further appreciated that in the description, various features are sometimes grouped together in a single embodiment, figure, or description thereof for the purpose of streamlining the disclosure and aiding in the understanding of various inventive aspects, and that one or more features or specific details from one embodiment may be practiced together with one or more features or specific details from another embodiment, where appropriate, in the practice of the disclosure.

While the disclosure has been described in connection with what are considered the exemplary embodiments, it is understood that this disclosure

is not limited to the disclosed embodiments but is intended to cover various arrangements included within the spirit and scope of the broadest interpretation so as to encompass all such
5 modifications and equivalent arrangements.

CLAIMS:

1. An online smart matching system for dispatching an insurance agent to contact a potential client, said system comprising:

5 a processor configured to communicate with a user-end electronic device associated with a user and a plurality of personnel electronic devices associated respectively with a plurality of insurance agents, determine whether or not the user
10 intends to apply for insurance, and obtain a geographical location of the user-end electronic device associated with the user when the determination is affirmative;

 an agent database module configured to receive
15 the geographical location from said processor, generate an agent list that includes a number of insurance agents who are assigned to handle clients from the geographical location of the user-end electronic device and who are associated with
20 respective orders on the agent list, and transmit the agent list to said processor; and

 a grading module that is configured to calculate for each period, an internal grade of each of the plurality of insurance agents based on a base score
25 and at least one of an accumulated service score, a user-based quality score, and a closing score;

 wherein the base score for the period is based

on at least one of an accumulated service score, a user-based quality score, and a closing score of an immediately preceding period, and the orders of the insurance agents on the agent list is determined
5 based on the internal grade; and

wherein, in response to receipt of the agent list, said processor is configured to transmit a dispatch call to one of the personnel electronic devices that is associated with one of the insurance
10 agents who has a highest order on the agent list.

2. The system of Claim 1, further comprising a location determination module that is configured to receive the geographical location of the user-end
15 electronic device.

3. The system of Claim 1, further comprising a chat robot module that is configured to perform simple conversation with the user,

20 wherein said processor determines that the user intends to apply for insurance when the user interacting with said chat robot module states a specific keyword associated with applying for insurance.

25

4. The system of Claim 1, wherein said processor is further configured to:

when said one of the insurance agents fails to respond to the dispatch call after a pre-determined period, transmit the dispatch call a second time;

5 when the dispatch call is not responded to after another pre-determined period has elapsed since the dispatch call was transmitted to said one of the personnel electronic devices the second time, transmit the dispatch call to another one of the personnel electronic devices that is associated with
10 another insurance agent having an order, on the agent list, immediately following an insurance agent who fails to respond to a last dispatch call.

5. The system of Claim 1, further comprising a
15 multimedia database, wherein said processor is configured to record a communication between an insurance agent who responds to the dispatch call and the user, and store the recorded communication in said multimedia database.

20

6. The system of Claim 1, further comprising a potential client database, wherein said processor is configured to record interactions between the user and the system, and store the interactions in said
25 potential client database.

7. The system of Claim 6, further comprising a

speech-to-text module that is configured to:

receive an audio dialogue between the user operating the user-end electronic device and the insurance agent who responds to the dispatch call;

5 convert the audio dialogue into a transcript file in a form of a text file; and

store the resulting transcript file in said potential client database.

10 8. The system of Claim 1, wherein the base score for the period is based on the user-based quality score and the closing score of the immediately preceding period.

15 9. The system of Claim 1, wherein the orders of the insurance agents on the agent list is further based on how long an agent is on the job, with agents having been on the job less than a predetermined period having a higher order than agents with higher
20 internal grades.

10. The system of Claim 1, wherein the agent list includes a plurality of hex format codes associated with the insurance agents, respectively, and the
25 processor is configured to transmit the dispatch call to one of the personnel electronic devices identified by the associated hex format code.

11. A method for dispatching an insurance agent to
contact a potential client, the method being
implemented using an online smart matching system
5 that includes a processor and an agent database
module, the processor being configured to communicate
with a user-end electronic device associated with a
user and a plurality of personnel electronic devices
associated respectively with a plurality of insurance
10 agents, the method includes:
 determining, by the processor, whether or not a
user intends to apply for insurance;
 obtaining, by the processor, a geographical
location of a user-end electronic device associated
15 with the user when the determination is affirmative;
 generating, by the agent database module, an agent
list that includes a number of insurance agents who
are assigned to handle clients from the geographical
location of the user-end electronic device and who
20 are associated with respective orders on the agent
list, and transmitting the agent list to the
processor; and
 in response to receipt of the agent list,
transmitting, by the processor, a dispatch call to
25 one of the personnel electronic devices that is
associated with one of the insurance agents who has
a highest order in the agent list;

wherein the order of each agent is based on an internal grade calculated for each period, the internal grade being based on a base score and at least one of an accumulated service score, a user-based quality score and a closing score and the base score for the period is based on at least one of an accumulated service score, a user-based quality score, and a closing score of an immediately preceding period.

10

12. The method of Claim 11, the system including a chat robot module that is configured to perform simple conversation with the user, wherein the determining of whether or not the user intends to apply for insurance includes:

15

determining the user intends to apply for insurance when the user interacting with said chat robot module states a specific keyword associated with applying for insurance.

20

13. The method of Claim 11, further comprising:

when said one of the insurance agents fails to respond to the dispatch call after a pre-determined period, transmit the dispatch call a second time;

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when the dispatch call is not responded to after another pre-determined period has elapsed since the dispatch call was transmitted to said one of the

personnel electronic devices the second time,
transmit the dispatch call to another one of the
personnel electronic devices that is associated with
another insurance agent having an order, on the agent
5 list, immediately following an insurance agent who
fails to respond to a last dispatch call.

14. The method of Claim 11, the system further
including a multimedia database, the method further
10 comprising: recording, by the processor, a
communication between an insurance agent who responds
to the dispatch call and the user, and storing the
recorded communication in the multimedia database.

15 15. The method of Claim 11, the system further
including a potential client database, the method
further comprising: recording, by the processor,
interactions between the user and the system in the
potential client database.

20

16. The method of Claim 11, the system further
including a speech-to-text module, the method further
comprising:

receiving an audio dialogue between the user
25 operating the user-end electronic device and the
insurance agent who responds to the dispatch call;
converting the audio dialogue into a transcript

file in a form of a text file; and

storing the resulting transcript file in the potential client database.

5 17. The method of Claim 11, wherein the base score for the period is based on the user-based quality score and the closing score of the immediately preceding period.

10 18. The method of Claim 11, wherein the orders of the insurance agents on the agent list is further based on how long an agent is on the job, with agents having been on the job less than a predetermined period having a predetermined order.

15 19. The method of Claim 18, wherein the predetermined order is the highest order.

20 20. The method of Claim 11, wherein:
the agent list generated by the agent database module includes a plurality of hex format codes associated with the insurance agents, respectively; and

25 the transmitting of the dispatch call includes transmitting the dispatch call to one of the personnel electronic devices identified by the associated hex format code.